

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bruce L. Lebitz
Heidi L. Lebitz
Debtors

Case No. 21-02417-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 20, 2021

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bruce L. Lebitz, Heidi L. Lebitz, 111 Helen Avenue, Shippensburg, PA 17257-8224
5445429	Arcadia, PO Box 70256, Philadelphia, PA 19176-0256
5445430	+ Arcadia Recovery Bureau, LLC, P.O. Box 6768, Reading, PA 19610-0768
5445431	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
5445435	+ Fedloan, Attn: Bankruptcy, Po Box 60610, Harrisburg, PA 17106-0610
5445439	IC System, PO Box 64437, Saint Paul, MN 55164-0437
5445441	+ LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
5445443	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5445447	Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518
5445448	+ Pinnacle Health Hospitals, 111 South Front Street, Harrisburg, PA 17101-2099
5445450	+ Summit Health, PO Box 67015, Harrisburg, PA 17106-7015
5445452	+ WellSpan Chambersburg Hospital, 112 N. 7th Street, Chambersburg, PA 17201-1700
5445454	+ WellSpan Medical Group, 112 N. 7th Street, Chambersburg, PA 17201-1720
5448164	+ Wellspan Health, P O Box 15119, Wellspan Health, YORK, PA 17405-7119

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 20 2021 18:54:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5445428	Email/Text: ebn@americollect.com	Dec 20 2021 18:47:00	Americollect, PO Box 1566, Manitowoc, WI 54221-1566
5445426	Email/Text: ebn@americollect.com	Dec 20 2021 18:47:00	Americollect, PO Box 1690, Manitowoc, WI 54221-1690
5445425	+ Email/Text: backoffice@affirm.com	Dec 20 2021 18:47:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5445427	Email/Text: ebn@americollect.com	Dec 20 2021 18:47:00	Americollect, PO Box 1505, Manitowoc, WI 54221-1505
5445432	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 20 2021 18:54:13	Best Egg, Attn: Bankruptcy, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
5445433	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 20 2021 18:54:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5451077	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 20 2021 18:54:18	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5445434	+ Email/PDF: creditonebknofications@resurgent.com	Dec 20 2021 18:54:24	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5448267	Email/Text: EBNBKNOT@ford.com		

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		Dec 20 2021 18:47:00	Ford Motor Credit Company, LLC, Dept 55953, P.O. Box 55000, Detroit MI, 48255-0953
5445438	Email/Text: bk@freedomfinancialnetwork.com		
		Dec 20 2021 18:47:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
5445436	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Dec 20 2021 18:47:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5445437	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Dec 20 2021 18:47:00	Fortiva, PO Box 105555, Atlanta, GA 30348-5555
5445439	Email/Text: Bankruptcy@ICSsystem.com		
		Dec 20 2021 18:47:00	IC System, PO Box 64437, Saint Paul, MN 55164-0437
5445440	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Dec 20 2021 18:47:00	IRS, PO Box 37008, Hartford, CT 06176-7008
5445442	+ Email/Text: EBNBKNOT@ford.com		
		Dec 20 2021 18:47:00	Lincoln Automotive Finance, Attn: Bankruptcy, PO Box 54200, Omaha, NE 68154-8000
5449843	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 20 2021 18:47:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5445444	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Dec 20 2021 18:54:12	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
5445446	+ Email/Text: Bankruptcies@nragroup.com		
		Dec 20 2021 18:47:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
5445445	+ Email/Text: Bankruptcies@nragroup.com		
		Dec 20 2021 18:47:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5449978	+ Email/Text: documentfiling@lciinc.com		
		Dec 20 2021 18:47:00	Plaza Services, LLC, PO BOX 1931, Burlingame, CA 94011-1931
5445449	+ Email/Text: enotifications@santanderconsumerusa.com		
		Dec 20 2021 18:47:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5447025	+ Email/Text: enotifications@santanderconsumerusa.com		
		Dec 20 2021 18:47:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
5445734	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 20 2021 18:54:12	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5445451	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 20 2021 19:05:22	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5445453	*+	WellSpan Chambersburg Hospital, 112 N. 7th Street, Chambersburg, PA 17201-1700

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Dec 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 2 Heidi L. Lebitz ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Bruce L. Lebitz ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Bruce L Lebitz
Heidi L LebitzCHAPTER 13
CASE NO. _____☒ ORIGINAL PLAN

_____ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$342,000.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/21	11/26	3,768.38	1,931.62	5,700.00	342,000.00
				Total Payments:	\$342,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$11,702.82**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☐ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor		Last Four Digits of Account Number	Estimated Monthly Payment
Midland Mortgage Co	Attn: Customer Service/Bankruptcy; Po Box 26648; Oklahoma City, OK 73216	3365	\$1,931.62

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

- Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Lincoln Automotive Finance	2020 Ford Explorer Utility 4D 4WD I4 24,622 miles Vehicle:	7491
Santander Consumer USA	2020 Jeep Cherokee Latitude Plus 4WD 2.4 24,000 miles Vehicle:	1000

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

- The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Midland Mortgage Co	111 Helen Avenue Shippensburg, PA 17257	\$41,000.00	\$0.00	\$41,000.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

- The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

- The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
- In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
- Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Midland Mortgage Co	111 Helen Avenue Shippensburg, PA 17257	\$205,841.00	4.375%	\$115,897.20

E. Secured claims for which a § 506 valuation is applicable. Check one.

■ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

■ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☐ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 349.00 already paid by the Debtor, the amount of \$ 4,651.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☐ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
IRS	\$35,540.35

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☐ None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.
Check one of the following two lines.

☐ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☐ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: November 11, 2021

/s/ Nicholas G. Platt
Nicholas G. Platt 327239
 Attorney for Debtor

/s/ Bruce L Lebitz
Bruce L Lebitz
 Debtor

/s/ Heidi L Lebitz
Heidi L Lebitz
 Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.